

**Information to identify the case:**

Debtor 1	<u>James D. Africa</u>	Social Security number or ITIN	xxx-xx-4836
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Cheryl R. Mihalovits</u>	Social Security number or ITIN	xxx-xx-3416
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>20-21062-GLT</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James D. Africa

Cheryl R. Mihalovits  
aka Cheryl R. Africa

6/24/20

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 James D. Africa  
 Cheryl R. Mihalovits  
 Debtors

Case No. 20-21062-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 49

Date Rcvd: Jun 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2020.

db/jdb  
 15220842 +James D. Africa, Cheryl R. Mihalovits, 812 Western Street, Ellwood City, PA 16117-2867  
 15220841 Bank of America, Attn: Bankruptcy, Nc4-105-03-14 Pob 26012, Greensboro, NC 27420  
 15220845 +Bank of America, Po Box 45144, Jacksonville, FL 32232-5144  
 15220846 Best Buy, PO Box 9001007, Louisville, KY 40290-1007  
 15220857 +Brighton Radiology, Po Box 536287, Pittsburgh, PA 15253-5904  
 15220858 Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108  
 15220859 +Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497  
 +Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034,  
 St Louis, MO 63179-0034  
 15220863 +First National Bank, 4140 E State St, Hermitage, PA 16148-3401  
 15220864 +First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401  
 15220865 First Source, 6341 Inducon Drive East, Sanborn, NY 14132-9097  
 15220866 Heritage Valley, P.O. Box 643439, Pittsburgh, PA 15264  
 15220867 Heritage Valley beaver, P.O. Box 382094, Pittsburgh, PA 15251-8094  
 15220869 +Heritagel Valley Health System, c/o Penn Credit Corp., PO Box 69703,  
 Harrisburg, PA 17106-9703  
 15220871 +Kurt H. Dorer DMD, 2704 Broadhead Road, Aliquippa, PA 15001-2769  
 15220873 Medical Diagnostic Labs, 2439 Kuser Road, Trenton, NJ 08690-3303  
 15220876 +Plan with Tan, PO Box 2520, Wilkes Barre, PA 18703-0018  
 15220877 +Primary Health Network, P.O. Box 716, Sharon, PA 16146-0716  
 15220883 Tri State Financial, Inc., PO Box 29352, Phoenix, AZ 85038-9352  
 15220885 +Wells Fargo Dealer Services, Po Box 10709, Raleigh, NC 27605-0709  
 15220886 +Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive,  
 Raleigh, NC 27607-5066

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 25 2020 04:49:01 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +E-mail/Text: kburkley@bernsteinlaw.com Jun 25 2020 04:50:16 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945

cr +EDI: PRA.COM Jun 25 2020 08:13:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021

15220840 +EDI: AMEREXPR.COM Jun 25 2020 08:13:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
 El Paso, TX 79998-1540

15220837 +EDI: AMEREXPR.COM Jun 25 2020 08:13:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537

15220844 +EDI: TSYS2.COM Jun 25 2020 08:13:00 Barclays Bank Delaware, Attn: Bankruptcy,  
 Po Box 8801, Wilmington, DE 19899-8801

15220843 +EDI: TSYS2.COM Jun 25 2020 08:13:00 Barclays Bank Delaware, P.O. Box 8803,  
 Wilmington, DE 19899-8803

15220847 +EDI: CAPITALONE.COM Jun 25 2020 08:13:00 Capital One, Po Box 30281,  
 Salt Lake City, UT 84130-0281

15220848 EDI: CAPITALONE.COM Jun 25 2020 08:13:00 Capital One, PO Box 71083,  
 Charlotte, NC 28272-1083

15220849 +EDI: CAPITALONE.COM Jun 25 2020 08:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285

15220855 +EDI: CITICORP.COM Jun 25 2020 08:13:00 Citibank, Citicorp Credit Svcs/Centralized Bk dept,  
 Po Box 790034, St Louis, MO 63179-0034

15220854 +EDI: CITICORP.COM Jun 25 2020 08:13:00 Citibank, Po Box 6217,  
 Sioux Falls, SD 57117-6217

15220856 +EDI: CITICORP.COM Jun 25 2020 08:13:00 Citibank North America, Po Box 6497,  
 Sioux Falls, SD 57117-6497

15220860 +EDI: CCS.COM Jun 25 2020 08:13:00 Credit Collection Services, 725 Canton Street,  
 Norwood, MA 02062-2679

15220861 EDI: DISCOVER.COM Jun 25 2020 08:13:00 Discover Financial, Pob 15316,  
 Wilmington, DE 19850

15220862 +EDI: DISCOVER.COM Jun 25 2020 08:13:00 Discover Financial, Attn: Bankruptcy,  
 Po Box 3025, New Albany, OH 43054-3025

15220852 EDI: JPMORGANCHASE Jun 25 2020 08:13:00 Chase Card Services, Attn: Bankruptcy,  
 Po Box 15298, Wilmington, DE 19850

15220850 EDI: JPMORGANCHASE Jun 25 2020 08:13:00 Chase Card Services, Po Box 15369,  
 Wilmington, DE 19850

15220870 EDI: JPMORGANCHASE Jun 25 2020 08:13:00 JPMorgan Chase, P.O. Box 15153,  
 Wilmington, DE 19850

15220872 +EDI: CAPIO.COM Jun 25 2020 08:13:00 MBA Law Offices, c/o Capi Partners, PO Box 3209,  
 Sherman, TX 75091-3209

15220874 +EDI: NHCLLC.COM Jun 25 2020 08:13:00 National Hospital Collections,  
 235 High Street, Suite 516, PO Box 699, Morgantown, WV 26507-0699

15220875 +E-mail/Text: electronicbkdocs@nelnet.net Jun 25 2020 04:49:22 Nelnet, PO Box 17460,  
 Denver, CO 80217-0460

15221068 +EDI: RMSC.COM Jun 25 2020 08:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-2

User: admin  
Form ID: 318

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Total Noticed: 49

Date Rcvd: Jun 24, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15220878 EDI: RMSC.COM Jun 25 2020 08:13:00 Synchrony Bank/Amazon, PO Box 960013,  
Orlando, FL 32896-0013  
15220881 +EDI: RMSC.COM Jun 25 2020 08:13:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
15220880 EDI: RMSC.COM Jun 25 2020 08:13:00 Synchrony Bank/Lowes, PO Box 530914,  
Atlanta, GA 30353-0914  
15220879 +EDI: RMSC.COM Jun 25 2020 08:13:00 Synchrony Bank/Lowes, Po Box 956005,  
Orlando, FL 32896-0001  
15220884 +EDI: ECMC.COM Jun 25 2020 08:13:00 US Dept of Education, PO Box 5609,  
Greenville, TX 75403-5609

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
cr Wilmington Savings Fund Society dba Christiana Tru  
15220838\* +Amex, P.O. Box 981537, El Paso, TX 79998-1537  
15220839\* +Amex, P.O. Box 981537, El Paso, TX 79998-1537  
15220853\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298,  
Wilmington, DE 19850)  
15220851\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Po Box 15369, Wilmington, DE 19850)  
15220868 ###Heritage Valley Health, 2 Peachtree Way, Beaver, PA 15009-1954  
15220882 ###Transworld Systems, PO Box 1864, Santa Rosa, CA 95402-1864

TOTALS: 2, \* 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 26, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on June 24, 2020 at the address(es) listed below:

Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society dba Christiana Trust,  
not individually, but solely as Trustee for NYMT Loan Trust I bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Lauren M. Lamb on behalf of Joint Debtor Cheryl R. Mihalovits  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@s  
teidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@stei  
dl-steinberg.com  
Lauren M. Lamb on behalf of Debtor James D. Africa  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@s  
teidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@stei  
dl-steinberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 7